

Information to identify the case:

Debtor 1	Maria J Vicari	Social Security number or ITIN	xxx-xx-8208
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-30455-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maria J Vicari

2/17/21

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Maria J Vicari
Debtor

Case No. 19-30455-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Feb 17, 2021

Form ID: 318

Total Noticed: 90

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2021:

Recip ID	Recipient Name and Address
db	++ Maria J Vicari, 208 Stephenson Avenue, Middlesex, NJ 08846-1633
cr	+ CONSUMER DEPARTMENT PNC BANK, NATIONAL ASSOCIATION, PO BOX 94982, CLEVELAND, OH 44101-4982
518539092	Bank of America, Attn: Bankruptcy, Nc4-105-03-14 Pob 26012, Greensboro, NC 27420
518539093	+ Bank of America, Po Box 45144, Jacksonville, FL 32232-5144
518539095	+ Bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104-0478
518539094	+ Bryant State Bank, Attn: Bankruptcy, Po Box 215, Bryant, SD 57221-0215
518727587	+ COMPREHENSIVE PEDIATRIC DENTISTRY, 111 EAST UNION AVE, BOUND BROOK, NJ 08805-1761
518539106	+ Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
518539107	+ Commercial Acceptance Company, 2 W. Main St, Shiremanstown, PA 17011-6326
518539108	+ Comprehensiv Pediatric Dentis, 111 East Union Ave, Bound Brook, NJ 08805-1761
518539109	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
518539110	+ Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
518539128	++ FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096 address filed with court., First Savings Credit Card, 500 East 60th St North, Sioux Falls, SD 57104
518539111	Family Care, 257 East Route 22, Green Brook, NJ 08812
518539114	+ Financial Resources Fc, 520 Route 22 East, Bridgewater, NJ 08807-2489
518539113	+ Financial Resources Fc, 520 Us Hwy 22 East 1st F, Bridgewater, NJ 08807-2489
518625512	+ Financial Resources Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
518539124	+ First Nataional Bank/Legacy, 500 East 60th St North, Sioux Falls, SD 57104-0478
518539122	+ First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097
518539126	+ First Savings Credit Card, Attn: Bankruptcy Department, Po Box 5019, Sioux Falls, SD 57117-5019
518539142	+ Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
518539141	+ Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
518539145	+ Middlesex County Sheriff's Office, 701 Livingston Ave., P.O. Box 1188, New Brunswick, NJ 08903-1188
518539146	+ Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
518629131	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518539148	PNC Bank, Attn: Bankruptcy Dept., PO Box 489909, Charlotte, NC 28269-5329
518644075	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
518539149	+ Powers Kirm, LLC, 728 Marne Highway, PO Box 848, Moorestown, NJ 08057-0848
518539150	+ Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
518539147	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., New Jersey Division of Taxation, Bankruptcy Section, P.O. Box 245, Trenton, NJ 08695-0245
518982303	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518646329	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518539156	+ Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300, Littleton, CO 80129-2386
518539161	+ Synergetic Communication, Inc., 5450 N.W. Central #1000, Houston, TX 77092-2016
518539167	TransUnion, P.O. Box 2000, Crum Lynne, PA 19022

TOTAL: 35

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 17 2021 21:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino

District/off: 0312-3

User: admin

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			Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 17 2021 21:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518539084	Email/Text: ebn@americollect.com	Feb 17 2021 21:26:00	Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
518539088	Email/Text: ebn@americollect.com	Feb 17 2021 21:26:00	Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
518539082	+ EDI: GMACFS.COM	Feb 18 2021 01:28:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518539083	+ EDI: GMACFS.COM	Feb 18 2021 01:28:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
518575316	Email/PDF: resurgentbknotifications@resurgent.com	Feb 17 2021 23:39:03	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518539096	+ EDI: CAPITALONE.COM	Feb 18 2021 01:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518539097	+ EDI: CAPITALONE.COM	Feb 18 2021 01:28:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518564235	+ EDI: AIS.COM	Feb 18 2021 01:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518617344	EDI: BL-BECKET.COM	Feb 18 2021 01:28:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518539099	+ EDI: CITICORP.COM	Feb 18 2021 01:28:00	Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
518539098	+ EDI: CITICORP.COM	Feb 18 2021 01:28:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518539101	+ EDI: CITICORP.COM	Feb 18 2021 01:28:00	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
518539100	EDI: CITICORP.COM	Feb 18 2021 01:28:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
518539102	+ EDI: WFNNB.COM	Feb 18 2021 01:28:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518539103	+ EDI: WFNNB.COM	Feb 18 2021 01:28:00	Comenity Bank/Overstock, Po Box 182120, Columbus, OH 43218-2120
518539104	+ EDI: WFNNB.COM	Feb 18 2021 01:28:00	Comenity Bank/Wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518539105	+ EDI: WFNNB.COM	Feb 18 2021 01:28:00	Comenity Bank/Wayfair, Po Box 182789, Columbus, OH 43218-2789
518539112	+ Email/Text: bknotices@financesysteminc.com	Feb 17 2021 21:26:00	Finance System, Inc., 32 S 9th, Richmond, IN 47374-5504
518539120	+ EDI: BLUESTEM	Feb 18 2021 01:28:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250
518539121	+ EDI: BLUESTEM	Feb 18 2021 01:28:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
518539134	+ EDI: IIC9.COM	Feb 18 2021 01:28:00	I.C. System, Inc., P.O. Box 64437, Saint Paul, MN 55164-0437
518539132	+ EDI: IIC9.COM	Feb 18 2021 01:28:00	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
518539130	+ EDI: IIC9.COM	Feb 18 2021 01:28:00	I.c. System, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378

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518539135	EDI: IRS.COM	Feb 18 2021 01:28:00	Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
518646659	EDI: JEFFERSONCAP.COM	Feb 18 2021 01:28:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518539137	EDI: JEFFERSONCAP.COM	Feb 18 2021 01:28:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
518539138	+ Email/Text: abachman@rmbcollect.com	Feb 17 2021 21:27:00	JFK Medical Center, 80 James Street, Edison, NJ 08820-3938
518539136	EDI: JEFFERSONCAP.COM	Feb 18 2021 01:28:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
518539139	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 17 2021 21:24:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518539140	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 17 2021 21:24:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
518539144	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 17 2021 23:46:54	Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
518539143	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 17 2021 23:46:54	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518625833	+ Email/Text: Bankruptcy.Notices@pnc.com	Feb 17 2021 21:25:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101-4982
518606956	EDI: PRA.COM	Feb 18 2021 01:28:00	Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541
518634334	EDI: Q3G.COM	Feb 18 2021 01:28:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518539151	+ Email/Text: rwjebn@rwjbh.org	Feb 17 2021 21:27:00	Robert Wood Johnson University Hospital, 110 Rehill Avenue, Somerville, NJ 08876-2519
518539152	+ Email/Text: bankruptcy@savit.com	Feb 17 2021 21:27:00	SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250
518539153	+ Email/Text: bankruptcy@savit.com	Feb 17 2021 21:27:00	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
518539154	Email/Text: bankruptcy@senexco.com	Feb 17 2021 21:24:00	Senex Services Corp, Attn: Bankruptcy, 333 Founders Rd 2nd Floor, Indianapolis, IN 46268
518539155	+ Email/Text: bankruptcy@senexco.com	Feb 17 2021 21:24:00	Senex Services Corp, 3333 Founders Road, Indianapolis, IN 46268-4932
518539158	+ EDI: RMSC.COM	Feb 18 2021 01:28:00	Syncb/Toys R Us, Po Box 965005, Orlando, FL 32896-5005
518539157	+ EDI: RMSC.COM	Feb 18 2021 01:28:00	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518542101	+ EDI: RMSC.COM	Feb 18 2021 01:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518539160	+ EDI: RMSC.COM	Feb 18 2021 01:28:00	Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
518539159	+ EDI: RMSC.COM	Feb 18 2021 01:28:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518539166	EDI: TDBANKNORTH.COM	Feb 18 2021 01:28:00	TD Bank, NA, 1701 Marlton Pike E, Cherry Hill, NJ 08034
518583307	+ Email/Text: bncmail@w-legal.com	Feb 17 2021 21:26:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

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518539163	+ EDI: WTRRN BANK.COM	Feb 18 2021 01:28:00	Target, Po Box 673, Minneapolis, MN 55440-0673
518539162	+ EDI: WTRRN BANK.COM	Feb 18 2021 01:28:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
518539164	+ EDI: LCITDAUTO	Feb 18 2021 01:28:00	Td Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223
518539165	+ EDI: LCITDAUTO	Feb 18 2021 01:28:00	Td Auto Finance, Po Box 9223, Farmington, MI 48333-9223
518633101	+ EDI: AIS.COM	Feb 18 2021 01:28:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518539168	+ EDI: WFFC.COM	Feb 18 2021 01:28:00	Wells Fargo Hm Mortgag, Attention: Bankruptcy Department MAC-X, 3476 Stateview Blvd, Fort Mill, SC 29715-7203

TOTAL: 55

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518586214		Anthony Vicari
cr	*+	Financial Resources Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001
518539089	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
518539090	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
518539091	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
518539085	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
518539086	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
518539087	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
518539129	*P++	FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096, address filed with court:, First Savings Credit Card, 500 East 60th St North, Sioux Falls, SD 57104
518539115	*+	Financial Resources Fc, 520 Us Hwy 22 East 1st F, Bridgewater, NJ 08807-2489
518539116	*+	Financial Resources Fc, 520 Us Hwy 22 East 1st F, Bridgewater, NJ 08807-2489
518539117	*+	Financial Resources Fc, 520 Us Hwy 22 East 1st F, Bridgewater, NJ 08807-2489
518539118	*+	Financial Resources Fc, 520 Route 22 East, Bridgewater, NJ 08807-2489
518539119	*+	Financial Resources Fc, 520 Route 22 East, Bridgewater, NJ 08807-2489
518539123	*+	First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097
518539125	*+	First Nataional Bank/Legacy, 500 East 60th St North, Sioux Falls, SD 57104-0478
518539127	*+	First Savings Credit Card, Attn: Bankruptcy Department, Po Box 5019, Sioux Falls, SD 57117-5019
518539133	*+	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
518539131	*+	I.c. System, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378

TOTAL: 1 Undeliverable, 18 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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User: admin

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Allison J. Kiffin	on behalf of Creditor Financial Resources Federal Credit Union collections@peterliska.com
Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Christian Del Toro	on behalf of Creditor CONSUMER DEPARTMENT PNC BANK NATIONAL ASSOCIATION cdeltoro@martonelaw.com, bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frank J Martone	on behalf of Creditor CONSUMER DEPARTMENT PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com
Justin M Gillman	on behalf of Debtor Maria J Vicari ecf@gbclawgroup.com R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com:jgillman@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers, III	on behalf of Creditor Specialized Loan Servicing LLC ecf@powerskirn.com

TOTAL: 10